Home 🔻 House of Representatives 🔻 Senate 🔻 Legislative Services Agency 🔻 Examiners of Public Accounts 🔻 Joint Resources 🗡 Bills 🔻 Session Info 🔻 Legislative Day 🗡

Not in Session

Today's Schedule Wednesday, June 11th 2025

Meetings

Announcements



Code of Alabama

Search section content...

Section 32-7A-6 Evidence of Insurance; Insurance Card.

Code of Alabama → Title 32 → Chapter 7A → Section 32-7A-6 Evidence of Insurance; Insurance Card

4 § **▶** *⊘* **⊕**



AMENDED

BY ACT 2025-345, EFFECTIVE OCTOBER 1, 2025. SEE ACT FOR REVISED LANGUAGE.

- (a) Every operator of a motor vehicle subject to the provisions of Section 32-7A-4 shall carry within the vehicle evidence shall be legible and sufficient to demonstrate that the motor vehicle currently is covered by an Alabama liability insurance policy or an Alabama commercial automobile liability insurance policy as required under Section 32-7A-4 and may include, but is not limited to, the following:
- (1) An insurance card, or temporary insurance card, provided by the insurer or an authorized representative under this section.
- (2) The combination of proof of purchase of the motor vehicle within the previous 20 calendar days and a current and valid insurance card issued for the motor vehicle replaced by such purchase.
- (3) The current declarations page of an Alabama liability insurance policy.
- (4) An Alabama liability insurance binder, or legible copy thereof, Alabama certificate of liability insurance, or legible copy thereof; provided such document contains all information required in this chapter.
- (5) A current motor vehicle rental agreement for the vehicle, which specifies insurance coverage by the rental company or the operator in the minimum amounts, provided in Section 32-7-6(c).
- (b) The insurer issuing the Alabama liability insurance policy or the Alabama commercial automobile liability insurance policy shall provide an Alabama insurance card for each motor vehicle insured that shall contain the following information:
- (1) The vehicle year model.
- (2) The vehicle make.
- (3) The vehicle identification number (VIN).
- (4) The name of the insured(s).
- (5) The name of the insurance company.
- (6) The Alabama policy number, not required on temporary insurance card.
- (7) The effective date and expiration date, which shall cover a period of time not to exceed 12 months.
- (8) Insurance company's NAIC number.
- (c) Notwithstanding the foregoing, if the insurance card is issued for a commercial automobile liability insurance policy, the card may state "FLEET," "COMMERCIAL POLICY," or "COMMERCIAL EXEMPT" in lieu of vehicle years, makes, and VIN's if vehicle years, makes, and VIN's are not captured by the insurer. If the vehicle years, makes, and VIN's are captured by the insurer may provide such information on the insurance card, but must state "FLEET," "COMMERCIAL," "COMMERCIAL POLICY," or "COMMERCIAL EXEMPT" on the insurance card. If the insurance card is issued for a nonowner policy, the card may state "NONOWNER POLICY" in lieu of the vehicle year, make, and VIN.
- (d) All required information shall appear on the front of the card. The insurance card may include other information at the discretion of the insurance companies may allow authorized representatives to issue temporary insurance cards to satisfy the requirements of this chapter. Temporary insurance cards are not required to have the policy number but shall contain all other required information.
- (e) No insurer shall issue a card, similar in appearance, form, and content to the insurance card required under this section, in connection with an Alabama insurance policy that does not provide the liability insurance coverage required under Section 32-7A-4.
- (f) Insurance binders, certificates of liability insurance, and other evidence of insurance as required under this section, must meet the following requirements (except where noted):
- (1) Insurance company name.